

AF/3621  
FILE NO. AP33353-070457.1041  
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Kranzley, et al.  
Serial No. : 09/902,359 Examiner : Daniel L. Greene  
Filed : 07/10/2001 Group Art Unit: 3621  
For : METHOD AND SYSTEM FOR CONDUCTING ELECTRONIC  
TRANSACTIONS WITH AUTHORIZATION REQUEST DATA  
LOOP-BACK

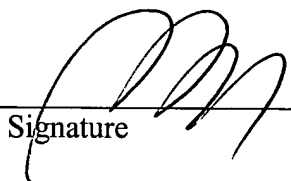
**SUBMISSION AFTER FINAL REJECTION**

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Robert C. Scheinfeld  
Attorney Name

31,300  
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Signature

Sept. 1, 2004  
Date of Signature

Commissioner for Patents  
P.O. Box 1450  
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Dear Sir:

This paper is submitted in response to the Final Office Action that was mailed to  
Applicants on June 2, 2004.

**Remarks** begin on page 2 of this paper.

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